

SENATOR ROSE ANN ANTICH-CARR



Work continues on tax reform

Property tax issues remained a major topic of discussion throughout session, even after the passage of **SEA 1** during the mini-session that adjourned last December. We were able to make some improvements to the current system, but I was disappointed that more targeted tax relief was not achieved for seniors and working families.

As you probably know, state government only receives less than one-half of 1 percent of all property taxes collected throughout Indiana. This means that more than 99 cents of every dollar of your property taxes are used almost exclusively for schools, fire, police protection, and other local and county government services. The state had previously imposed controls on local government spending, but **SEA 1** makes them more restrictive - some have estimated the savings for taxpayers at \$500 million.

SEA 296 will more than double the dollar value of property tax deductions for elderly Hoosiers, the blind or disabled, disabled veterans, World War I veterans and surviving spouses, and residential and historic property rehabilitation. If you think you may be eligible for any of these tax breaks and are not currently receiving them, contact your county

auditor.

HEA 1005 contains provisions with an eye toward major reform of the property tax system in the near future. This new law will set up a pilot program to provide taxpayer-friendly bills to citizens, a concept referred to as "truth in tax billing." Such detailed tax bills are used in other states and break down taxes by levying unit showing comparisons with the previous year's bill. Also included is information on available deductions and credits as well as a simple explanation on how to appeal.

Visit our website at
www.in.gov/senate_democrats
to view deduction increases and
obtain auditor information.

In addition, **HEA 1005** establishes two commissions that will study the replacement of property taxes with other revenue sources and the restructuring of local government. My hope is that recommendations will become legislative proposals, helping policymakers to take major steps to reduce the reliance of local government on property taxation soon.

Revitalizing Indiana's Economy

Small businesses, high-tech and distressed urban centers benefit from new laws

As Indiana continues to actively pursue new business and economic development through last year's Energize Indiana initiative, new programs such as the Microenterprise Partnership Program will encourage and foster success for Hoosier entrepreneurs.

HEA 1434 creates an economic development package designed to promote and assist small business and technology-related training and industry in Indiana. Under the act, the Microenterprise Partnership Program will be created to provide funding for programs aimed at helping small businesses with 5 or fewer employees, many of which are operated by women and minorities. An estimated 2 million microentrepreneurs in America operate businesses such as furniture repair, jewelry making, day care, in-home catering, and nail care.

Also established is the State Technology Advancement and Retention (STAR) Account which will

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RESIDENCE
5401 Lincoln Street
Merrillville, IN 46410
219-980-0010

STATE HOUSE
200 W. Washington Street
Indianapolis, IN 46204-2785
800-382-9467

ONLINE
S4@IN.gov
www.IN.gov/S4

REPRESENTING SENATE DISTRICT 4 INCLUDING CROWN POINT, MERRILLVILLE, HOBART, SCHERERVILLE, ROSS AND ST. JOHN TOWNSHIPS IN LAKE COUNTY, AND JACKSON, LIBERTY, PINE, PORTAGE, UNION, WESTCHESTER AND CENTER TOWNSHIPS IN PORTER COUNTY

Honoring our troops

General Assembly offers prayers to the families of Hoosier soldiers

During this session, the General Assembly honored the Hoosier men and women in the United States Armed Forces, particularly those fighting the war on terrorism. **House Concurrent Resolution 35** urged Hoosiers to offer their prayers, support, and appreciation for these brave soldiers. On March 1, legislators and Governor Kernan hosted the families of many Hoosier soldiers at a State House reception and hearing of the resolution that was unanimously approved by both chambers.



The resolution paid special tribute to those who have lost their lives in Operation Iraqi Freedom and offered the deepest sympathy to their families and loved ones. It also remembered the more than 27,000 Hoosiers who paid the ultimate price during World War I and World War II, in Korea and Vietnam, in Kuwait, in the Pentagon on September 11, 2001, and in Afghanistan. The 38,000 veterans receiving disability payments in Indiana and the 732 Hoosiers still Missing in Action worldwide were also honored for their sacrifice and service.

Indiana Home Owner Protection Act

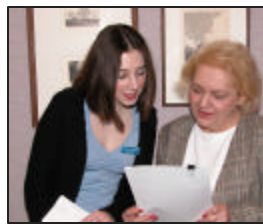
In response to the growing concern for the many seniors and other consumers who have been victimized by abusive and deceptive lending practices resulting in high cost loans charging unjustifiable fees and excessive interest rates, lawmakers approved **HEA 1229**. Referred to as the “Indiana Home Owner Protection Act,” this measure provides a framework for controlling these high cost loans and interest rates while helping both lenders and borrowers fully understand what types of loans are acceptable.

Abusive and deceptive practices common to predatory lending can be very harmful to consumers. Owners losing their homes has been the most severe consequence. Under the act, abusive practices are prohibited for all home loans including

loan flipping, excessive late fees, prepayment penalties, charging the consumer a fee to receive a balance due statement, and discrimination on the basis of race, color, religion, national origin, sex, marital status or age.

The bill directs the state’s Attorney General to establish a Home Owner Protection Unit to investigate deceptive practices, institute appropriate administrative and civil actions, and pursue prosecution when appropriate.

In addition, HEA 1229 establishes the Home Owner Education Program which will be responsible for identifying, promoting, assisting, and funding the education programs conducted throughout Indiana by nonprofit counseling agencies.



Senator Antich-Carr with her Intern, Catherine Beechler, a Senior at Indiana University, who participated in this year’s Senate Internship Program.

REVITALIZING INDIANA’S ECONOMY (CONTINUED FROM PAGE 1)

provide funding for programs that will advance and retain technology businesses as well as retain graduates in the technology field here in Indiana.

Bringing business to Indiana’s downtowns

An Enterprise Zone Study Commission was established under **HEA 1438** to study means of assisting enterprise zones in attracting businesses to downtown and disadvantaged areas. Aimed at improving the quality of life in distressed urban areas, enterprise zones were approved by the Indiana General Assembly in 1983. The 28 active enterprise zones in Indiana are comprehensive

programs requiring the coordinated effort of businesses, government, and residents. The study commission will examine these relationships and work to promote economic revitalization in distressed Indiana communities.

Promoting the high-tech sector

When Governor Joe Kernan spearheaded the drive to modernize the tax code in 2002, one of the major successes was the doubling of the Research & Development Tax Credit which helps to promote high-tech, high-wage jobs. This incentive was originally set to expire within the next ten years, but **HEA 1365** makes this credit permanent, sending a signal to businesses that Indiana is fully committed to growing a high-tech sector.

Protecting Hoosier children

New laws will enforce stricter standards on foster care and adoptive procedures

Last year, according to the Family and Social Services Agency (FSSA), 51 children died of abuse and neglect in Indiana. Some of those deaths could have been prevented. In reaction to these tragedies, the General Assembly passed legislation to better protect children.

HEA 1194 establishes the Statewide Child Fatality Review Committee. If the county where a child dies does not have a Local Child Fatality Review Team, then the Statewide Committee will be available to investigate a sudden, unexpected, or unexplained death. The committee will also review suspicious deaths at the request of the local team or an individual.

The act also expands the public's right to access FSSA records in the event a child dies while in the custody of Child Protective Services (CPS). The facts and circumstances surrounding the death caused by abuse, abandonment, or neglect would be available for public review after a juvenile court has removed the confidential information.

To ensure that CPS places children in safe homes, criminal background checks will be required on all individuals living in the foster or adoptive home, including both family and non-family members. This language was added due to a case in January 2002 of a 4-year-old boy who died of abuse after being placed with adoptive parents. Investigators have determined that a background check would have found at least two cases of substantiated abuse in his adoptive home.

Additionally, caseworkers who suspect abuse or neglect, but do not have enough evidence to prove it, can

maintain a report of the incident for up to one year. If no additional reports are filed during that time, the report will be purged from the records.

SEA 194 allows CPS to more easily intervene for a child who lives in the same household as another child who has been the victim of sexual abuse. If it is determined that a child is not receiving proper care and that it is unlikely to be provided without the coercive intervention of the court, the child would be considered a Child in Need of Services (CHINS). According to FSSA, there are 972 children who lived in the same home as a victim of sexual abuse.

However, the legislation also protects the rights of parents and guardians by requiring that a CHINS child may not be taken into custody unless a court finds cause.

HEA 1245 increases the penalty for the neglect of a dependent resulting in death from a Class D felony to a Class

A felony which carries a sentence of up to 30 years in prison and a maximum fine of \$10,000. Additional penalties would also be imposed on adults who furnish alcohol or drugs to minors and use of the substance results in serious bodily injury or death.



In March, Senator Antich-Carr hosted Senate guest Luci D'Mari of Portage. D'Mari performed her original song "I Live in America".

Antich-Carr initiatives become law

I am pleased to report that several bills I sponsored were signed into law by Governor Kernan. A few of these include:

- **SEA 493** allows a licensing or regulating body to waive continuing education requirements if an applicant is unable to complete the continuing education because of military service, incapacitating illness or injury.
- **HEA 1178** allows the courts to appoint a "volunteer advocate" to represent and protect the interests of an individual who is incapacitated or for a protected person who is at least fifty-five years of age.
- **HEA 1132** amends certain child care statutes to specify that expenses of criminal history and drug testing, required by current statute, are not paid by the state. Current statute requires all child care providers to complete and pay for a limited criminal history check and drug test.

I was very disappointed that two of my bills, that gained Senate approval, failed to pass the House. **SB 40** would have required all occupants of a motor vehicle, including trucks, to wear safety belts. Under current Indiana law, trucks and some SUVs are exempt from the safety belt requirement. **SB 132** provided that the Lake County Clerk would have the same responsibilities as 90 other county clerks. This bill was killed by county opposition that reached the ears of House members.



State Senator Rose Ann Antich-Carr
200 West Washington Street
Indianapolis, IN 46204-2785
Toll-free: 1-800-382-9467
E-mail: S4@IN.gov

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Full-day kindergarten push continues

Many legislators and parents disappointed by lack of support for Hoosier schoolchildren

Part of Governor Kernan's legislative agenda included the creation of the "Early Learning Trust," which provided for an expansion of optional, full-day kindergarten. The Trust is a bold commitment to early learning programs ensuring that all Hoosier children enter school ready and able to succeed.

Studies reflect that children who attend kindergarten and other early learning programs are more likely to succeed in school, achieve higher test scores, less likely to need costly special education programs, less likely to repeat grades, and more likely to graduate from high school. For every dollar spent on high-quality, early education, \$7.16 is saved in welfare, special education, and criminal justice costs.

Contained in **HB 1234** and approved by the House, the Governor's initiative would have expanded voluntary, state-funded full-day kindergarten from 6,000 to 20,000 students starting this fall and made it available statewide beginning in 2007.

However, the legislation ran into trouble in the Senate. Majority republicans stripped the bill's contents and in-

serted language calling for a summer study on the possibility of statewide, voluntary, full-day kindergarten. There was much disagreement regarding this change and House and Senate negotiators, along with representatives of the Governor's office, attempted to forge a compromise. Unfortunately, these negotiations failed during the waning hours of session.

Despite the failure of HB 1234, it has had the positive effect of raising public awareness of this issue. Additionally, Governor Kernan has established a commission to study the most effective policy direction and methods to improve the quality, coordination, delivery of and access to, early education and school readiness services, including child care (home and center-based), preschool, and family support services and programs.



Senator Antich-Carr addresses her colleagues in the Senate.